## CLAIMS

What is claimed is:

- A method for accumulating and exchanging game related credit comprising:
   registering a first credit account to a first memory accessible a first server; and
   registering credit to said account
   wherein said step of registering can take place many times.
- 2. The method of claim 1 wherein said step of registering further comprises: assigning a password and account number to said first credit account.
- 3. The method of claim 2 wherein further comprising: sending said password and said account number to said first server; sending information identifying a second credit account; decreasing said first credit account wherein credit can be transferred from said first credit account to said second credit account.
- 4. The method of claim 2 wherein further comprising: sending data on said first credit account to a second server; and recording said data on said account to a second server memory wherein said second server can assist in carrying out transactions relating to said first credit account.
- 5. The method of claim 4 wherein further comprising: sending product related data to said second server by a first computer wherein said second server can offer new products to users of said second server.
- 6. The method of claim 5 wherein further comprising: sending an order to said second server including delivery information;

providing said password and said account number to said second server; decreasing said account in the amount set for such product; registering said order in a second account of a sponsor of said product; and indicating to said first computer said order and said delivery information.

- 7. The method of claim 2 wherein further comprising: sending product related data to said first server by a first computer wherein said first server can offer new products to users of said first server.
- 8. The method of claim 7 wherein further comprising:
  sending an order to said first server including any delivery information;
  providing said password and said account number to said first server;
  decreasing said account in the amount set for such product;
  registering said order in a second account of a sponsor of said product; and
  indicating to said first computer said order and said any delivery information.
- 9. The method of claim 8 wherein further comprising in the step of said sending an order no delivery information being given:

registering ownership of said product as being said account; and, allowing said account to transfer ownership

wherein said transfer of ownership may take place following providing delivery information relating to the recipient of said transfer or following providing information identifying a third account to become owner.

- 10. A system for accumulating and exchanging game related credit comprising:
  - a first computer;
  - a first server; and
  - a first server memory

wherein said first computer is capable of communicating with said first memory to create a credit account in said first memory and record credit to said account.

- 11. The system of claim 10 wherein further comprising:
  - a second server; and
  - a second server memory

wherein said second server is capable of communicating with said first server and receiving and sending data from and to said first server and said second server capable of recording data to and sending data from said second server memory.

- 12. The system of claim 11 wherein further comprising:
  - a second computer

wherein said computer is portable and capable of wireless communication with said first server and said second server, if said second server is used, for purposes of confirming any recorded credit in a certain said account and ordering said credit be used in the purchase of a product of some kind.

- 13. The system of claim 11 wherein further comprising:
  - a third computer

wherein said third computer is capable of communicating with said second server to indicate any products for said first server or said second server to offer for a set amount of credit.

- 14. The system of claim 12 wherein further comprising said wireless communication making use of i-Mode.
- 15. The system of claim 12 wherein further comprising said wireless communication making use of Bluetooth.